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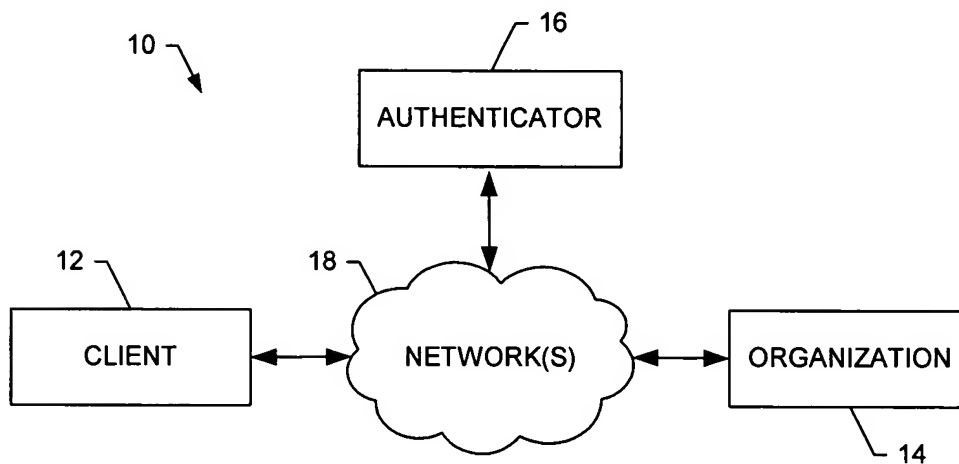


FIG. 1.

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	A	B	C	D	E
1	00	60	01	70	29
2	42	77	33	83	04
3	05	28	06	49	78
4	32	22	41	13	56
5	51	87	59	92	61

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AUTHENTICATION MATRIX

FIG. 2.

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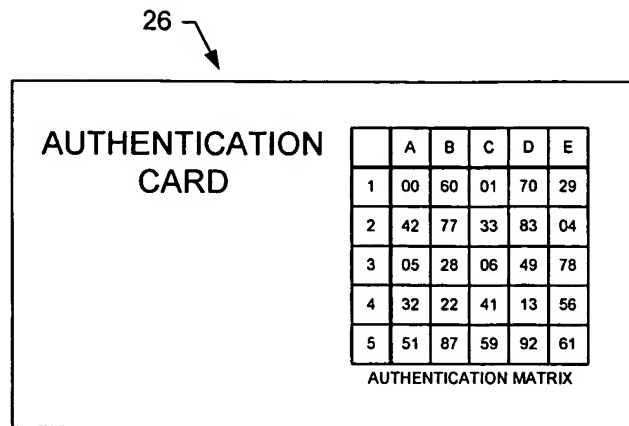


FIG. 3.

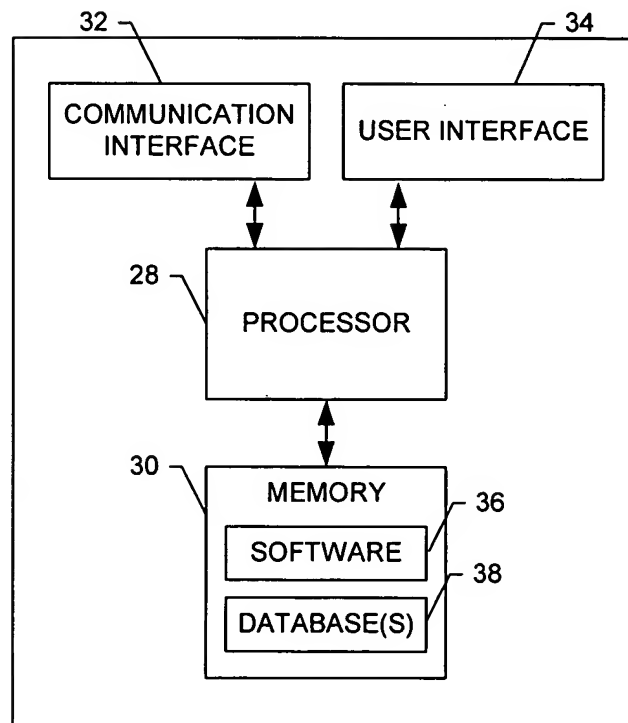


FIG. 4.

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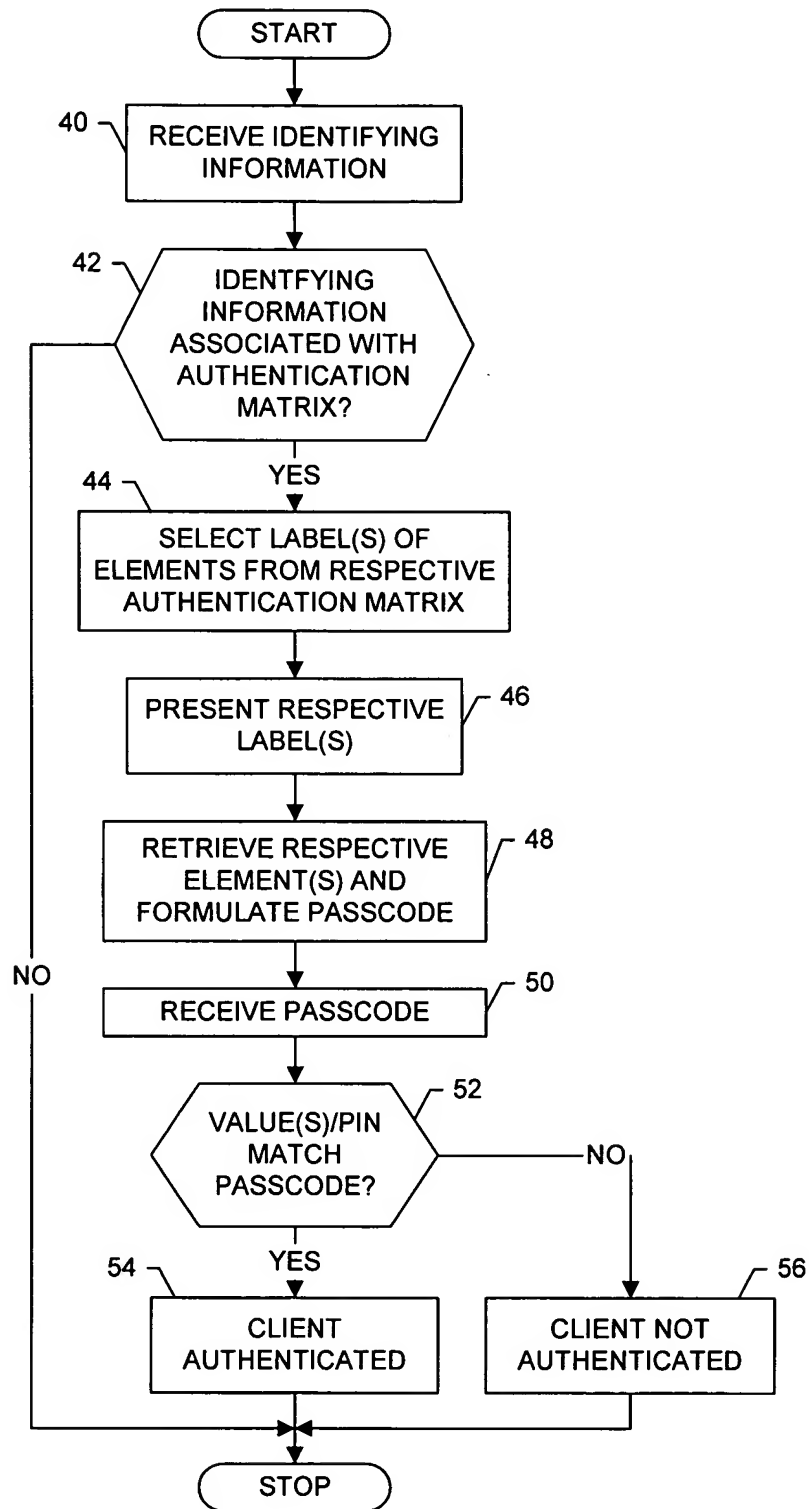


FIG. 5.

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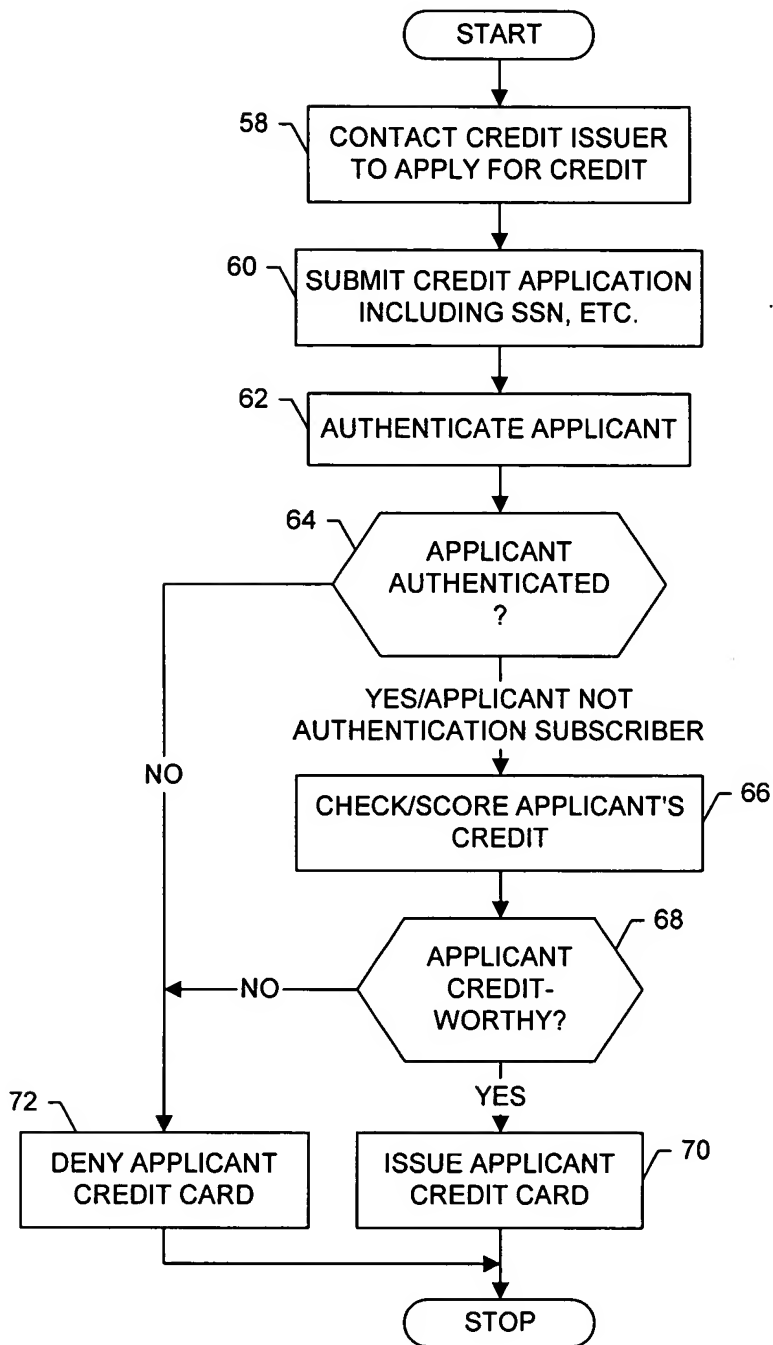


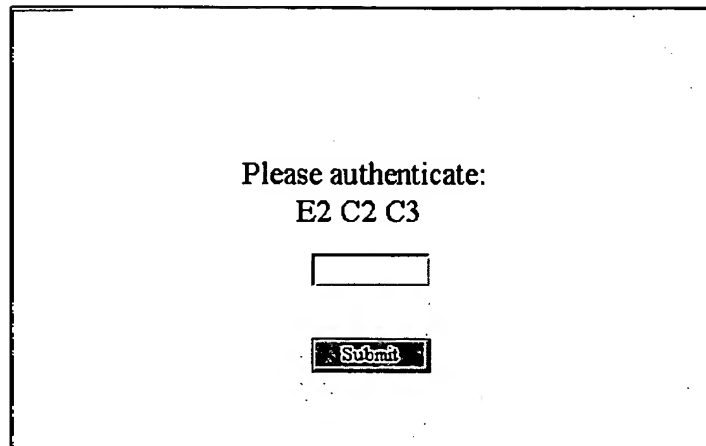
FIG. 6.

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Any Bank USA				
Personal Information				
First Name:	MI:	Last Name:	Date of Birth: (mm/dd/yyyy)	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Address:		Apt. / Suite:	Social Security Number:	
<input type="text"/>		<input type="text"/>	<input type="text"/>	
City:	State:	Zip Code:	Lived There:	Home Phone Number:
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Employment Information				
Employer Name:	Time at Employer: (yy/mm)		Work Phone Number:	
<input type="text"/>	<input type="text"/>		<input type="text"/>	
Financial Information				
Gross Annual Household Income:		Monthly House Payment:	Housing Status:	
\$ <input type="text"/> .00		<input type="text"/> .00	<input type="radio"/> Own <input type="radio"/> Rent	
<input type="checkbox"/> My credit history is clear of bankruptcy.				
<input type="checkbox"/> My credit history is clear of seriously delinquent accounts.				
<input type="checkbox"/> I have not been denied credit in the past six months.				
				<input type="button" value="Submit"/>

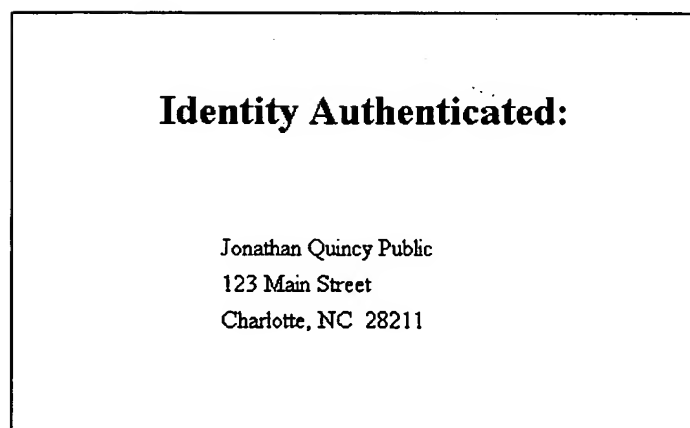
FIG. 7.

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A rectangular box representing a user interface for authentication. It contains the text "Please authenticate:" followed by "E2 C2 C3". Below this is a small rectangular input field. At the bottom is a button with the word "Submit" inside it.

Please authenticate:
E2 C2 C3

FIG. 8.

A rectangular box representing a user interface showing successful authentication. It contains the text "Identity Authenticated:" followed by the user's name and address.

Identity Authenticated:

Jonathan Quincy Public
123 Main Street
Charlotte, NC 28211

FIG. 11.

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Enter Alphanumeric Pairs:

A	B	C	D	E
1	2	3	4	5

FIG. 9.

877801

FIG. 10.

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Enter Social Security Number:

Do not include dashes

111223333

☐ Paper Application

Submit

FIG. 12.

Enter passcode from application:

99052977

Enter alphanumeric pairs from application:

A3 E1 B2

Submit

FIG. 14.

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Any Bank USA																			
Personal Information																			
Last Name/First Name/M/Suffix:																			
P U B L I C J O N A T H A N Q																			
Address:																			
1 2 3 M A I N S T R E E T																			
City:																			
C H A R L O T T E																			
State:										Zip Code:									
N C										2 8 2 1 1									
Lived Here: (Years/Months):										Home Phone Number:									
0 4 0 7										7 0 4 5 5 5 1 2 3 4									
Date of Birth: (MM/DD/YYYY)										Social Security Number:									
1 2 1 6 1 9 7 6										1 1 1 2 2 3 3 3 3									
Employment Information																			
Employer Name:																			
A B C C O N S T R U C T I O N C O																			
Work Phone Number:										Time at Employer: (Years/Months)									
7 0 4 5 5 5 0 9 8 7										1 6 0 3									
Financial Information																			
Gross Annual Household Income:										Monthly Housing Payment:					Housing Status: (check one)				
\$ 3 6 0 0 0 .00										\$ 6 0 0 .00					<input type="checkbox"/> Rent <input checked="" type="checkbox"/> Own				
<input checked="" type="checkbox"/> My credit history is clear of bankruptcy. <input checked="" type="checkbox"/> My credit history is clear of seriously delinquent accounts. <input checked="" type="checkbox"/> I have not been denied credit in the past six months.																			
Please Authenticate A3 E1 B2: 9 9 0 5 2 9 7 7																			

FIG. 13.

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Shopping Cart: Confirm Order

Ship to:

Jonathan Q. Public
123 Main St.
Charlotte, NC 28211

Payment Method:

XXXX XXXX XXXX 9234

Purchase Subtotal	\$563.94
Shipping (2 day air)	\$21.45
Total	<u>\$585.39</u>

Change shipping options

[Confirm Purchase](#)

FIG. 15.

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Margin Account Application Form	
(For customers who have an existing Cash Account at Brokerage)	
Account Holder Name:	<input type="text" value="Jonathan Q. Public"/>
Joint Account Holder Name:	<input type="text"/>
Account Number:	<input type="text" value="123456789"/>
Type of Account:	
<input checked="" type="checkbox"/> Individual Account <input type="checkbox"/> Joint Account <input type="checkbox"/> Corporate Account	
Declaration - Individual/Joint/Corporate Account	
I/we hereby declare that: (a) the information and representation contained in this Margin Account Application Form are true, complete, and correct; (b) I am/we are the person(s) who is/are ultimately responsible for originating the instructions; and (c) I am/we are the person(s) who stand(s) to gain the commercial/economic benefit of the transaction and/or bear the commercial/economic risk.	
<input checked="" type="checkbox"/> I/we have read the Brokerage Customer Service Agreement for Securities Margin Financing ("Margin Agreement") on the Broker Web site and/or otherwise provided to me/us by Broker ;	
<input checked="" type="checkbox"/> Broker has highlighted to me/us the risk disclosure statements set out in Clause 40 of the Margin Agreement; and	
<input checked="" type="checkbox"/> Broker has invited me/us to read the said disclosure statements, to ask questions, and to take independent advice if I/we so wish.	
<div>Click to Digitally Sign</div>	
Individual/Primary Joint Account Holder's Signature/Authorized Signatory	

FIG. 16.

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Margin Account Application Form (For customers who have an existing Cash Account at Brokerage)	
Account Holder Name:	<input type="text" value="Jonathan Q. Public"/>
Joint Account Holder Name:	<input type="text"/>
Account Number:	<input type="text" value="123456789"/>
Type of Account:	
<input checked="" type="checkbox"/> Individual Account <input type="checkbox"/> Joint Account <input type="checkbox"/> Corporate Account	
Declaration - Individual/Joint/Corporate Account	
I/we hereby declare that: (a) the information and representation contained in this Margin Account Application Form are true, complete, and correct; (b) I am true on the foregoing information and representation for originating the	
<input type="text"/>	
(s) to gain the	
the	
ement for	
he Broker Web	
e statements set out	
ure statements, to	
so wish.	
Digital Signature Authentication	
Please Authenticate C4 E1 A4.	
<input type="text"/>	
<input type="button" value="SUBMIT"/>	

FIG. 17.

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Margin Account Application Form	
(For customers who have an existing Cash Account at Brokerage)	
Account Holder Name:	<input type="text" value="Jonathan Q. Public"/>
Joint Account Holder Name:	<input type="text"/>
Account Number:	<input type="text" value="123456789"/>
Type of Account:	
<input checked="" type="checkbox"/> Individual Account <input type="checkbox"/> Joint Account <input type="checkbox"/> Corporate Account	
Declaration - Individual/Joint/Corporate Account	
I/we hereby declare that: (a) the information and representation contained in this Margin Account Application Form are true, complete, and correct; (b) I am/we are the person(s) who is/are ultimately responsible for originating the instructions; and (c) I am/we are the person(s) who stand(s) to gain the commercial/economic benefit of the transaction and/or bear the commercial/economic risk.	
<input checked="" type="checkbox"/> I/we have read the Ameritrade Customer Service Agreement for Securities Margin Financing ("Margin Agreement") on the Broker Web site and/or otherwise provided to me/us by Broker ;	
<input checked="" type="checkbox"/> Broker has highlighted to me/us the risk disclosure statements set out in Clause 40 of the Margin Agreement; and	
<input checked="" type="checkbox"/> Broker has invited me/us to read the said disclosure statements, to ask questions, and to take independent advice if I/we so wish.	
Jonathan Q. Public	
<i>Digitally Signed</i>	

FIG. 18.

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The interface features a dark navigation bar at the top with the following links: Home, Accounts, Investing, Banking, Lending, and Plan/Advice. Below this, the page is divided into two main sections. The left section, titled "Log on", contains three input fields: "User Name:" with the value "iqpublic", "Password:" with the value "secure", and "Start In:" with a dropdown menu set to "Home" and a checked checkbox. Below these fields is a "LOG ON" button and a link that says "Forgot your password?". The right section, titled "Open an account", contains promotional text: "Get the edge you need to stay ahead in today's economy. Choose your account today." and an "APPLY" button.

FIG. 19.

This figure shows the same interface as FIG. 19, but with a security overlay. A large white box with a black border is centered over the "Log on" section. Inside this box, on the left, is a black octagon with a white "X". To the right of the octagon, the text reads: "This Account is Protected!", "Please Authenticate B4 E4 A3.", followed by an empty input field and a "SUBMIT" button. The "Log on" title and the "User Name:" and "Password:" labels are partially visible behind the overlay. The "Start In:" label and the "APPLY" button from the "Open an account" section are also visible.

FIG. 20.